

**Information to identify the case:**

Debtor 1

Eugene Finnegan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2393

EIN --

Debtor 2

Sharon Finnegan

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6600

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 23-11113-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene Finnegan

Sharon Finnegan

12/5/24**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eugene Finnegan  
Sharon Finnegan  
Debtors

Case No. 23-11113-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 05, 2024

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	#+ Eugene Finnegan, Sharon Finnegan, 16 Concord Drive, Hazlet, NJ 07730-2431
aty	+ Brian L Hoffman, Hoffman & Hoffman, 99 Highway 35, Keyport, NJ 07735-6111
r	Larissa Colangelo, RE MAX Realty 9, 4043 US-9, Howell Township, NJ 07731
r	+ Richard Lello, Heritage House Sotheby's Intl. Realty, 1020 Highway 35, Middletown, NJ 07748-2604
519834778	Achieve Personal Loans, PO Box 2340, Phoenix, AZ 85002-2340
519834781	Aqua Finance - Bank Program, PO Box 83184, Chicago, IL 60691-0184
519834795	Premier Medical, PLLC, PO Box 141296, Staten Island, NY 10314-1296
519834796	Stand-Up MRI of Staten Island PC, PO Box 127, Farmingdale, NY 11735-0127
519834797	Staten Island University Hospital, PO Box 29772, New York, NY 10087-9772
519834798	Suying Song, 212 Garretson Avenue, Staten Island, NY 10305-1234

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Dec 06 2024 01:26:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	^ MEBN	Dec 05 2024 20:36:30	Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
519838630	+ EDI: PHINAMERI.COM	Dec 06 2024 01:26:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519834779	^ MEBN	Dec 05 2024 20:35:41	Advanced Dermatology, c/o Debt Recovery Solutions, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
519834782	EDI: CITICORP	Dec 06 2024 01:25:00	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
519834784	EDI: CAPIO.COM	Dec 06 2024 01:26:00	CF Medical LLC, c/o Capio Partners LLC, Dept. 0225, PO Box 120225, Dallas, TX 75312-0225
519834783	+ EDI: CAPITALONE.COM	Dec 06 2024 01:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519863819	+ EDI: AIS.COM	Dec 06 2024 01:26:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

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Page 2 of 3

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519834785	EDI: CITICORP	Dec 06 2024 01:25:00	Citi Cards, PO Box 790046, Saint Louis, MO 63179-0046
519882118	EDI: CITICORP	Dec 06 2024 01:25:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519834787	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 05 2024 20:52:54	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519834788	+ EDI: PHINAMERI.COM	Dec 06 2024 01:26:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
519834789	^ MEBN	Dec 05 2024 20:37:03	Hackensack Meridian Health, PO Box 8505, Coral Springs, FL 33075-8505
519865450	Email/PDF: resurgentbknottifications@resurgent.com	Dec 05 2024 20:52:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519896832	^ MEBN	Dec 05 2024 20:35:45	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519834790	+ EDI: LENDNGCLUB	Dec 06 2024 01:25:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
519890349	+ EDI: LENDNGCLUB	Dec 06 2024 01:25:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519834791	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 05 2024 20:36:00	Lexus Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
519834792	Email/Text: camanagement@mtb.com	Dec 05 2024 20:37:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
519844365	+ EDI: NFCU.COM	Dec 06 2024 01:26:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519834793	+ EDI: NFCU.COM	Dec 06 2024 01:26:00	Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500
519834794	+ Email/Text: Bankruptcy@arstrat.com	Dec 05 2024 20:36:00	North Shore-LIJ Medical Group, c/o Arstrat, 14141 Southwest FWY STE 300, Sugar Land, TX 77478-4630
519913136	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519913137	EDI: PRA.COM	Dec 06 2024 01:26:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519851025	EDI: Q3G.COM	Dec 06 2024 01:26:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519851934	+ Email/Text: bankruptcy@avadynhealth.com	Dec 05 2024 20:36:00	STATEN ISLAND UNIVERSITY HOSP, C/O H AND R ACCOUNTS INC, PO BOX 672, MOLINE, IL 61266-0672
519896094	+ EDI: AIS.COM	Dec 06 2024 01:26:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519835449	^ MEBN	Dec 05 2024 20:37:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519834799	EDI: SYNC	Dec 06 2024 01:25:00	Synchrony Bank Lowes, PO Box 530914, Atlanta, GA 30353-0914
519834800	+ EDI: SYNC	Dec 06 2024 01:25:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
519834801	+ EDI: SYNC	Dec 06 2024 01:25:00	Synchrony Bank/JCP, PO Box 965064, Orlando, FL 32896-5064
519834803	+ EDI: SYNC		

District/off: 0312-3

User: admin

Page 3 of 3

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		Dec 06 2024 01:25:00	TJX Rewards/ Synch, PO Box 530949, Atlanta, GA 30353-0949
519834802	+ EDI: WTRRN BANK.COM	Dec 06 2024 01:26:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
519860800	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 05 2024 20:36:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519844342	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519834780	*+	Advanced Dermatology, c/o Debt Recovery Solutions, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
519834786	*	Citi Cards, PO Box 790046, Saint Louis, MO 63179-0046

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian L. Hoffman	on behalf of Joint Debtor Sharon Finnegan brian@hoffman-hoffman.net info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
Brian L. Hoffman	on behalf of Debtor Eugene Finnegan brian@hoffman-hoffman.net info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mortoncraigcf@gmail.com;alapinski@egalawfirm.com

TOTAL: 7